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COMMISSIONER FOR PATENTS
ALEXANDRIA, VIRGINIA 22313

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RE: Application Serial No.: 10/806,572
Applicants: Judith KLUGMAN
Filing Date: March 22, 2004
For: FLEXIBLE CATASTROPHE BOND
Group Art Unit: 3694
Examiner: TRAN, H.

SIR:

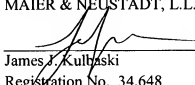
Attached hereto for filing are the following papers:

Statement of Substance of Interview

Credit card payment is being made online (if electronically filed), or is attached hereto (if paper filed), in the amount of \$0.00 to cover any required fees. In the event any variance exists between the amount enclosed and the Patent Office charges for filing the above-noted documents, including any fees required under 37 C.F.R. 1.136 for any necessary Extension of Time to make the filing of the attached documents timely, please charge or credit the difference to our Deposit Account No. 15-0030. Further, if these papers are not considered timely filed, then a petition is hereby made under 37 C.F.R. 1.136 for the necessary extension of time.

Respectfully submitted,

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